A B S T R A C T

SYSTEM AND METHOD FOR PERSONALIZATION OF SMART CARDS

Virtual smart cards (VSC) are generated by a VSC control program with each VSC addressable by a unique identifier (ID). Using the VSC control program, personalized VSC data is accessed via a secure channel using the ID and a password. A real smart card is personalized by a personalization program that reads data from the VSC. Personalization data contained in the VSC may be tested in an application environment before a personalized real smart card is available.